

## REMARKS

Claims 29-73 are in the application.

Claims 29, 33, 34, 36, 39, 44, 49, 51, 59, 60, 62, 64, 67, and 72 are amended.

Claims 29-73 are rejected as being obvious under 35 U.S.C. § 103 over Shepley in view of Balintfy, and optionally in view of Williams III, Ecer and/or MacGregor et al.

Applicant has amended the independent claims to clearly recite that the optimization is joint based on economic parameters, the record content, and a user input. Further, in each independent claim, a “likelihood” or “statistical likelihood” is invoked as part of the joint optimization.

The term “statistical” is defined as:

n : a branch of applied mathematics concerned with the collection and interpretation of quantitative data and the use of probability theory to estimate population parameters (Source: WordNet ® 1.6, © 1997 Princeton University)

The practice, study or result of the application of mathematical functions to collections of data in order to summarise or extrapolate that data.

The subject of statistics can be divided into descriptive statistics - describing data, and analytical statistics - drawing conclusions from data. (Source: The Free On-line Dictionary of Computing, © 1993-2001 Denis Howe)

The term “likelihood” is defined as:

n : the probability of a specified outcome [syn: likeliness, odds] [ant: unlikelihood, unlikeness] (Source: WordNet ® 1.6, © 1997 Princeton University)

The state of being probable; probability. Something probable.

Source: The American Heritage® Dictionary of the English Language, Fourth Edition (Copyright © 2000 by Houghton Mifflin Company.)

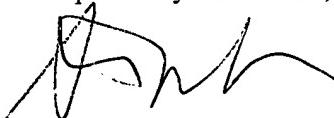
The Examiner has indicated that both model and statistics are unable to distinguish virtually any mathematical method. Applicant respectfully disagrees, however, since the term “likelihood”, which requires resort to “probabilities” is now in each independent claim, it is

believed that the claims are now quite distinguished from the cited references.

The amendment finds support and context in the specification, for example, on page 19, lines 14-15 ("the proposal is likely to be rejected or ignored....are likely to be adopted"); page 22, lines 5-8. See also more general discussion of risk, neural networks, statistical models, possible outcomes, etc.

Amendments have also been made to various dependent claims, without prejudice, to better recite that which applicant regards as the invention, and to provide proper antecedent basis for claim terms.

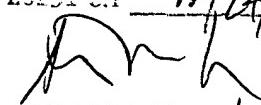
Respectfully submitted,



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